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United S North	ourt ois		Voluntar	y Petition		
Name of Debtor (if individual, enter Last, First, M Jensen, Erica L.	viiddle):	Name of Join	Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  None		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 4334	er I.D. (ITIN) No./Complete EIN	Last four digit (if more than o	ts of Soc. Sec. or Individual- one, state all):	Taxpayer I.D. (ITI	N) No./Complete EIN	
Street Address of Debtor (No. and Street, City, a 344 Bristol Lane	nd State)	Street Addres	ss of Joint Debtor (No. and S	treet, City, and Sta	ate	
Fox River Grove, IL	ZIPCODE 60021	<u> </u>			ZIPCODE	
County of Residence or of the Principal Place of Mchenry	Business:	County of Re	esidence or of the Principal P	lace of Business:		
Mailing Address of Debtor (if different from street	et address):	Mailing Addı	ress of Joint Debtor (if differ	ent from street add	dress):	
	ZIPCODE	-			ZIPCODE	
Location of Principal Assets of Business Debtor (	(if different from street address al	bove):			ZIPCODE	
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) Health Care Business Single Asset Real Estate as definition of the second of th	fined in	· -	chapter 15 Po Recognition of Main Proceed  Chapter 15 Po Recognition of Main Proceed  Chapter 15 Po Recognition of Nonmain Pro	one box) etition for of a Foreign ding etition for of a Foreign	
	Other  Tax-Exempt Entity (Check box, if applicated under Title 26 of the United Code (the Internal Revenue)	ble) anization d States	Debts are primarily of debts, defined in 11 \$101(8) as "incurred individual primarily personal, family, or purpose."	U.S.C. l by an for a	Debts are primarily business debts	
Filing Fee (Check one be	L ox)	□ D <sub>1</sub>	k one box: Chapter 11 ebtor is a small business as d	defined in 11 U.S.C		
Filing Fee to be paid in installments (Applica signed application for the court's consideration to pay fee except in installments. Rule 1006(  Filing Fee waiver requested (applicable to chattach signed application for the court's consideration)	ttach Check able Do Check A A	ebtor's aggregate nonconting wed to insiders or affiliates) a k all applicable boxes plan is being filed with this cceptances of the plan were	gent liquidated deb are less than \$2,19 petition. solicited prepetitio	ots (excluding debts 0,000		
		m	ore classes, in accordance w	ith 11 U.S.C. § 11	· /	
Statistical/Administrative Information  Debtor estimates that funds will be available for dist  Debtor estimates that, after any exempt property is edistribution to unsecured creditors.		paid, there will be	e no funds available for		THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors  1-49 50-99 100-199 200-999	1000- 5000 5,001- 10,000	10,001- 25,000	25,001- 50,001- 50,000 100,000	Over 100,000		
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion million	1 More than \$1 billion		
Estimated Liabilities  \$0 to \$50,001 to \$100,001 to \$500,001 \$500,000 to \$1 million	1 \$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion	1 More than \$1 billion		

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Voluntary Per (This page must be	tition Document completed and filed in every case)	Page of Deblo(s): Erica L. Jensen	
	All Prior Bankruptcy Cases Filed Within Last 8 Years (	If more than two, attach additional sheet)	
Location Where Filed:	NONE	Case Number:	Date Filed:
Location Where Filed:	N.A.	Case Number:	Date Filed:
	nkruptcy Case Filed by any Spouse, Partner	•	•
Name of Debtor:	NONE	Case Number:	Date Filed:
District:		Relationship:	Judge:
10K and 10Q) with	Exhibit A  f debtor is required to file periodic reports (e.g., forms the Securities and Exchange Commission pursuant to of the Securities Exchange Act of 1934 and is requesting r 11)	Exhib  (To be completed if del whose debts are primar  I, the attorney for the petitioner named in the fore the petitioner that [he or she] may proceed under States Code, and have explained the relief availal I further certify that I delivered to the debtor the interpretation of the states.	btor is an individual rily consumer debts) egoing petition, declare that I have informed chapter 7, 11, 12, or 13 of title 11, United ble under each such chapter.
Exhibit A i	s attached and made a part of this petition.	X /s/ John H. Redfield Signature of Attorney for Debtor(s)	Date
Exhibit D  If this is a joint pet	by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made a	a part of this petition.	hibit D.)
	Information Rega	arding the Debtor - Venue	
₫	(Check ar Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo		
	There is a bankruptcy case concerning debtor's affiliate,		
	Debtor is a debtor in a foreign proceeding and has its prin or has no principal place of business or assets in the Unit court] in this District, or the interests of the parties will be	ted States but is a defendant in an action or proc	eeding [in federal or state
	Certification by a Debtor Who Resi (Check all ap	ides as a Tenant of Residential Propoplicable boxes)	erty
	Landlord has a judgment for possession of debtor's resid	lence. (If box checked, complete the following.	)
	(Name of	landlord that obtained judgment)	
	(Address	of landlord)	
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for		
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.		
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).	

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Voluntary Petition	2222)		of Debtor(s):	
(This page must be completed and filed in eve	ery case) Signa		a L. Jensen	
G' (A) - FD-l-4 cu(a) (In-dividua		Tures	C' 4 fo Foucier D	4 40
Signature(s) of Debtor(s) (Individual	*		Signature of a Foreign R	lepresentative
I declare under penalty of perjury that the information p is true and correct.				
[If petitioner is an individual whose debts are primarily has chosen to file under chapter 7] I am aware that I ma			re under penalty of perjury that the infor	
chapter 7, 11, 12, or 13 of title 11, United States Code,	, understand the relief		and correct, that I am the foreign represeding, and that I am authorized to file this	
available under each such chapter, and choose to proce [If no attorney represents me and no bankruptcy petitio		(Check	c only <b>one</b> box.)	
petition] I have obtained and read the notice required b		(0	only the comp	
I request relief in accordance with the chapter of title 1 Code, specified in this petition.	1, United States		I request relief in accordance with chapt Code. Certified copies of the documents rattached.	
			Pursuant to 11 U.S.C.§ 1511, I request relititle 11 specified in this petition. A c recognition of the foreign main proceeding	ertified copy of the order granting
X /s/ Erica L. Jensen				
Signature of Debtor		X_		
X		(S	ignature of Foreign Representative)	
Signature of Joint Debtor		_	_	
		(P	Printed Name of Foreign Representative)	)
Telephone Number (If not represented by attorney)		l _		
Date		(	Date)	
Signature of Attorney*				
X /s/ John H. Redfield			Signature of Non-Attorney Pe	etition Preparer
Signature of Attorney for Debtor(s)			are under penalty of perjury that: 1) I am	
JOHN H. REDFIELD 2298090			ined in 11 U.S.C. § 110, 2) I prepared the provided the debtor with a copy of the	
Printed Name of Attorney for Debtor(s)		and in	formation required under 11 U.S.C. § 11	10(b), 110(h), and 342(b); and,
John H. Redfield & Associates, P.C. Firm Name		setting	ules or guidelines have been promulgate g a maximum fee for services chargeable	e by bankruptcy petition
102 S. Wynstone Park Dr, Ste 201			ers, I have given the debtor notice of the nent for filing for a debtor or accepting a	
Address			ed in that section. Official Form 19 is at	
North Barrington, IL 60010				
047 202 1220		Printe	d Name and title, if any, of Bankruptcy	Petition Preparer
_847-382-1220 Telephone Number		l		
•			l Security Number (If the bankruptcy pe the Social Security number of the officer	
Date *In a case in which § 707(b)(4)(D) applies, this signature	re also constitutes a		er of the bankruptcy petition preparer.) (	
certification that the attorney has no knowledge after an				
information in the schedules is incorrect.		Addr	ess	
Signature of Debtor (Corporation/Pa	rtnership)	<b> </b> —		
I declare under penalty of perjury that the information is true and correct, and that I have been authorized to 1		X		
behalf of the debtor.	-			
The debtor requests relief in accordance with the chap	oter of title 11,	Date	;	
United States Code, specified in this petition.  X			nature of bankruptcy petition preparer or on, or partner whose Social Security nur	
Signature of Authorized Individual		assis	nes and Social Security numbers of all ot ted in preparing this document unless th an individual:	
Printed Name of Authorized Individual		If mo	ore than one person prepared this docum forming to the appropriate official form t	nent, attach additional sheets
Title of Authorized Individual		A bar	nkruptcy petition preparer's failure to comply	with the provisions of title 11
Date			he Federal Rules of Bankruptcy Procedure mossisonment or both 11 U.S.C. §110; 18 U.S.C. §	

B1 D (Official Form 1, Exhibit D) (12/08)

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Emina I. Januari	
In re_	Erica L. Jensen	Case No
	Debtor(s)	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B1 D (Official Form 1, Exh. D) (12/08) - Cont.

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correct.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and

> Signature of Debtor: /s/ Erica L. Jensen ERICA L. JENSEN

> > Date: \_\_\_\_\_

**B6 Cover (Form 6 Cover) (12/07)** 

### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Erica L. Jensen	Case No.	
•	Debtor	(If known)	

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	Tot:		0.00	

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(Report also on Summary of Schedules.)

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**Debtor** 

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In re	Erica L. Jensen		Case No.	

(If known)

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Debit Card - unemployment		300.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase bank account Bank of America account		0.00 1,800.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Household Goods		200.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing Apparel		200.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
<ol> <li>Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

Document

In re	Erica L. Jensen	Case No	
	Debtor	(If known)	

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		Workers Compensation case pending (claim for 15% loss of hand)		Unknown
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			

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In re	Erica L. Jensen	Case No
	Debtor	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Animals.	X			
32. Crops - growing or harvested. Give	X			
particulars.  33. Farming equipment and implements.	X			
<ul><li>33. Farming equipment and implements.</li><li>34. Farm supplies, chemicals, and feed.</li></ul>	X			
35. Other personal property of any kind not already listed. Itemize.	X			
aneady listed. Itemize.				
		continuation sheets attached Tot	al	\$ 2,500.00

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(If known)

In re	Erica L. Jensen	Case No.	

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Debtor claims the exemptions to which debtor is entitled under: (Check one box)

**Debtor** 

	11 U.S.C. § 522(b)(2)	
$   \sqrt{} $	11 U.S.C. § 522(b)(3)	

Check if debtor claims a homestead exemption that exceeds
\$136.875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Household Goods	735 I.L.C.S 5§12-1001(b)	200.00	200.00
Wearing Apparel	735 I.L.C.S 5§12-1001(a)	200.00	200.00
Workers Compensation case pending (claim for 15% loss of hand)	820 I.L.C.S 305§21	Unknown	Unknown
Bank of America account	735 I.L.C.S 5§12-1001(b)	1,800.00	1,800.00
Debit Card - unemployment	735 I.L.C.S 5§12-1001(b)	300.00	300.00

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B6D	(Official	Form	<b>6D</b> )	(12/07)

In re	Erica L. Jensen	Case No.
_	Debtor	(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

(V) Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			NATUE O	ŀ				
ACCOUNT NO.	╁		VALUE \$	H		Н		
	┨							
			VALUE \$					
ACCOUNT NO.	╽							
			VALUE \$	ł				
	<u> </u>			Sub	tota	L I≽	\$ 0.00	\$ 0.00
continuation sheets attached			(Total c	of th	is pa	ige) I ➤	\$ 0.00	\$ 0.00
			(Use only o	n la	st pa	ige)	ψ 0.00	ψ 0.00

(Report also on (If applicable, reposition of Schedules) also on Statistical

(If applicable, report s) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re	Erica L. Jensen	, Case No.	
	Debtor	(if known)	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Y Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheet	s)
Domestic Support Obligations	

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

Erica L. Jensen	Case No.
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman	n, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rent that were not delivered or provided. 11 U.S.C. § 507(a)(7).	al of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local government	nental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institut	ion
Claims based on commitments to the FDIC, RTC, Director of the Office of Thr Governors of the Federal Reserve System, or their predecessors or successors, to m U.S.C. § 507 (a)(9).	
Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor vellcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	hicle or vessel while the debtor was intoxicated from using
* Amounts are subject to adjustment on April 1, 2010, and every three years therea adjustment.	after with respect to cases commenced on or after the date of

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B6F (Official Form 6F) (12/07)

In re _	Erica L. Jensen	,	Case No	
	Debtor	,	(If known)	

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4444000128997430 Chase	1		Consideration: Credit card debt				
Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153							494.37
ACCOUNT NO. 4185877490346293			Consideration: Credit card debt				
Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153							5,099.92
ACCOUNT NO. 4640182048198513			Consideration: Credit card debt				
Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153							7,696.98
ACCOUNT NO. 4104130022943106			Consideration: Credit card debt				
Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153							3,979.05
1 continuation sheets attached Subtotal > \$ 17,270.32							
				Т	otal	>	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Erica L. Jensen	<del>,</del>	Case No	
		Debtor		(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153			Consideration: Credit card debt				8,332.71
ACCOUNT NO. 5424180747648860  Citi Cards Processing Center Des Moines, IA 50363-0000			Consideration: Credit card debt				6,584.39
ACCOUNT NO. 0000610238649  Harris Bank P.O. Box 6201  Carol Stream, IL 60197-6201	•		Consideration: Personal loan				5,222.68
ACCOUNT NO. 6978000064094589  Lane Bryant P.O. Box 856132  Louisville, KY 40285-6132			Consideration: Credit card debt				276.65
ACCOUNT NO. 8585013004008  Mitsubishi Motor Credit P.O. Box 660450  Dallas, TX 75266-0450			Consideration: Leased Vehicle				22,206.50
Sheet no. 1 of 1 continuation sheets attactors to Schedule of Creditors Holding Unsecured	hed			Sub	tota	<u> </u>  ≻	\$ 42,622.93

Nonpriority Claims

Total ➤ | \$

59,893.25

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 09-73419 B6G (Official Form 6G) (12/07)
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In re	Erica L. Jensen	Case No.	
	Debtor		(if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Mitsubishi Motor Credit P.O. Box 660450 Dallas, TX 75266-0450	2007 Mitsubishi Outlander

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In re	Erica L. Jensen	Case No.	
_	Debtor		(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and d Bankr. P. 1007(m).

rea.	Bankr.	Ρ.	1
_1			

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 09-73419

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DEPENDENTS OF DEBTOR AND SPOUSE

B6I (Official Form 6I) (12/07)

Debtor's Marital

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None

In re_	Erica L. Jensen	— Case –		
	Debtor	Case	(if known)	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Status: Single	RELATIONSHIP(S): No dependents		AGE(S):		
Employment:	DEBTOR		SPOUSE		
Occupation	Clerk				
Name of Employer	Cook Street Coffee				
How long employed	1 month				
Address of Employer	100 E Station Street		N.A.		
	Barrington, IL 60010				
NCOME: (Estimate of avera	age or projected monthly income at time case filed)		DEBTOR	SP(	OUSE
. Monthly gross wages, sala	ary, and commissions		<b>\$</b> 1,220.20	¢	N.A.
(Prorate if not paid mo	nthly.)		· <del></del>	\$	
Estimated monthly overting	me		\$0.00_	\$	N.A.
. SUBTOTAL			\$1,220.20	\$	N.A.
. LESS PAYROLL DEDUC	CTIONS				
D 11. 1	• • •		\$210.14	\$	N.A.
<ul><li>a. Payroll taxes and soc</li><li>b. Insurance</li></ul>	cial security		\$ 0.00	\$	N.A.
c. Union Dues			\$0.00	\$	N.A.
		)	\$	\$	N.A.
. SUBTOTAL OF PAYRO	LL DEDUCTIONS		\$210.14	\$	N.A.
TOTAL NET MONTHLY	Y TAKE HOME PAY		\$1,010.06	\$	N.A.
Regular income from one	ration of business or profession or farm		\$ 0.00	\$	N.A.
(Attach detailed statemen			·	-	
. Income from real property			\$0.00	\$	N.A.
. Interest and dividends	•		\$0.00	\$	N.A.
0. Alimony, maintenance	or support payments payable to the debtor for the				
debtor's use or that of dep	pendents listed above.		\$0.00	\$	N.A.
1. Social security or other			\$ 1,339.00	\$	N.A.
(Specify) Unemployme			φ <u>1,339.00</u>	Ψ	
2. Pension or retirement in	come		\$ 0.00	\$	N.A.
3. Other monthly income			\$0.00	\$	N.A.
(Specify)			\$0.00	\$	N.A.
4. SUBTOTAL OF LINES	7 THROUGH 13		\$1,339.00	. \$	N.A.
5. AVERAGE MONTHLY	INCOME (Add amounts shown on Lines 6 and 14)		\$ 2,349.06	. \$	N.A.
6. COMBINED AVERAGI from line 15)	E MONTHLY INCOME (Combine column totals		\$	2,349.06	-
· · · · · · · · · · · · · · · · · · ·			ımmary of Schedules mary of Certain Liab		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Officia Crase 009 (173)419 Doc 1 Filed 08/13/09 Entered 08/13/09 15:19:48 Desc Main Document Page 20 of 38

Case No. \_

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVI	IDUAL DEBTOI	R(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comp labeled "Spouse."	olete a separate schedule of e	xpenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$	650.00
a. Are real estate taxes included? Yes No ✓		
b. Is property insurance included? YesNo		
2. Utilities: a. Electricity and heating fuel	\$	0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	153.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	350.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	300.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		100.00_
10.Charitable contributions	\$	0.00
11.Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		0.00
b. Life		0.00
c. Health	\$	0.00
d.Auto	\$	70.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) 401(k) withdrawal penalty	\$	100.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other <u>Car payment to parents</u>	\$	177.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$ <u></u>	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	2,320.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data)		

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

In re Erica L. Jensen

**Debtor** 

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

a. Average monthly income from Line 15 of Schedule Ib. Average monthly expenses from Line 18 above

B6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court

Northern District of Illinois

In re		Case No.	
	Debtor		
		Chapter 7	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS		ASSETS	L	IABILITIES	OTHER
A – Real Property	YES	1	\$	0.00			
B – Personal Property	YES	3	\$	2,500.00			
C – Property Claimed as exempt	YES	1					
D – Creditors Holding Secured Claims	YES	1			\$	0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2			\$	0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2			\$	59,893.25	
G - Executory Contracts and Unexpired Leases	YES	1					
H - Codebtors	YES	1					
I - Current Income of Individual Debtor(s)	YES	1					\$ 2,349.06
J - Current Expenditures of Individual Debtors(s)	YES	1					\$ 2,320.00
TOTAL 14 \$ 2,500.00 \$ 59,893.25							

## Official Form 19-5344 Symmetry (FAMO) 08/13/09 Entered 08/13/09 15:19:48 Desc Main United States Baikraptes Court Northern District of Illinois

In re	Erica L. Jensen	Case No.	
	Debtor		
		Chanter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

### **State the Following:**

State the 1 one wing.		
Average Income (from Schedule I, Line 16)	\$	2,349.06
Average Expenses (from Schedule J, Line 18)	\$	2,320.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$	2,559.20

### State the Following:

State the I onowing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 59,893.25
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 59,893.25

	_	_
Erica	L.	Jensen

In re \_

Debtor

Case No. \_\_\_\_ (If known)

	PENALTY OF PERJURY BY INDIVIDUAL DEBTOR	
I declare under penalty of perjury that I have read are true and correct to the best of my knowledge, information	the foregoing summary and schedules, consisting of sheets, and that on, and belief.	at they
Date	Signature:/s/ Erica L. Jensen	
	Debtor:	
Date	Signature: Not Applicable (Joint Debtor, if any)	
	[If joint case, both spouses must sign.]	
DECLARATION AND SIGNATURE OF NON-	ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)	
compensation and have provided the debtor with a copy of this 110(h) and 342(b); and, (3) if rules or guidelines have been provided the debtor with a copy of this	steep petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this documes document and the notices and information required under 11 U.S.C. §§ 1100 comulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services cheef of the maximum amount before preparing any document for filing for a debut of the details of the maximum amount before preparing any document for filing for a debut of the details of the de	(b), hargeable
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)	
If the bankruptcy petition preparer is not an individual, state the name, til who signs this document.	tle (if any), address, and social security number of the officer, principal, responsible person,	or partner
Address X		
Signature of Bankruptcy Petition Preparer	Date	
James and Social Security numbers of all other individuals who prepared	or assisted in preparing this document, unless the bankruptcy petition preparer is not an indiv	vidual:
f more than one person prepared this document, attach additional signed .	sheets conforming to the appropriate Official Form for each person.	
bankruptcy petition preparer's failure to comply with the provisions of title 11 8 U.S.C. § 156.	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.	<sup>7</sup> .S.C. § 110;
DECLARATION UNDER PENALTY OF PE	RJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP	
I, the [the pres	sident or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor	
or an authorized agent of the partnership J of the	he foregoing summary and schedules, consisting ofsheets (total	
Date	Signature:	_
	[Print or type name of individual signing on behalf of debto	or.]
[An individual signing on behalf of a partners.	hip or corporation must indicate position or relationship to debtor.]	

Bankruptcy2009 @1991-2009, New Hope Software, Inc., ver. 4.4.9-738 - 32537 - Adobe PDF

## Case 09-73419

## Doc 1 Filed 08/13/09 Entered 08/13/09 15:19:48 Desc Ma

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In Re	Erica L. Jensen	Case No	
		(if known)	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### ${\bf 1.}\ \ {\bf Income\ from\ employment\ or\ operation\ of\ business}$

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE	
2009	1003.17	Employment		FY: 6/17/2009 to
2008	25,282.00	Employment		
2007	30,301.00	Employment		

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2009 6957.00 Unemployment Compensation

None

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT STILL

**OWING** 

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT PAYMENTS PAID

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT STILL AND RELATIONSHIP TO DEBTOR PAYMENTS PAID OWING

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

Erica L. Jensen v.

Workers Compensation

Pending

Stoney River

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

John H. Redfield

June 2009

\$1,500.00

John H. Redfield & Associates,

P.C.

102 S. Wynstone Park Dr, Ste 201 North Barrington, IL 60010

### 10. Other transfers

None X

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

June 2009

Harris Bank Checking Account

Closing Balance: \$0.00

### 12. Safe deposit boxes

None |

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

 $\boxtimes$ 

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

### Case 09-73419 Doc 1 Filed 08/13/09 Entered 08/13/09 15:19:48 Desc Main Document Page 31 of 38

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS** 

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

\* \* \* \* \* \*

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	[If completed by an individual or individua	al and spouse]	
	I declare under penalty of perjury that I have rea attachments thereto and that they are true and co		n the foregoing statement of financial affairs and any
Date		_ Signature	/s/ Erica L. Jensen
Date		of Debtor	ERICA L. JENSEN
		0 continuation sheets	attached
	Penalty for making a false statement: Fi	ine of up to \$500,000 or in	nprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571
compens (3) if ru preparer	clare under penalty of perjury that: (1) I am a bar sation and have provided the debtor with a copy of lles or guidelines have been promulgated pursuant	akruptcy petition preparer f this document and the not to 11 U.S.C. § 110 setting	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) as defined in 11 U.S.C. § 110; (2) I prepared this document for otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); as a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the
If the ban	or Typed Name and Title, if any, of Bankruptcy Pet when the signs this document.	1	Social Security No. (Required by 11 U.S.C. § 110(c).) social security number of the officer, principal, responsible person, or
Address	<u> </u>		
X			
Signatur	re of Bankruptcy Petition Preparer		Date
	and Social Security numbers of all other individuals adividual:	who prepared or assisted	in preparing this document unless the bankruptcy petition preparer is
If more	than one person prepared this document, attach add	itional signed sheets confo	orming to the appropriate Official Form for each person.

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$ 

Case 09-73419 Doc 1 Filed 08/13/09 Entered 08/13/09 15:19:48 Desc Main Document

B8 (Official Form 8) (12/08)

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	Erica L. Jensen			
In re			Case No.	
111 10	Debtor	,	cuse 110.	Chapter 7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

	_
Property No. 1 NO SECURED PROPERTY	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
☐ Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Property is (check one):	
	Not claimed as exempt
1	1
	1
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
☐ Reaffirm the debt	
☐ Other. Explain	(for example, avoid lien
using 11 U.S.C. §522(f)).	
Description (distribution)	
Property is (check one):  Claimed as exempt	Not claimed as exempt
Cramed as exempt	tot outmore as exempt

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Document

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Desc Main

Page 2

B8 (Official Form 8) (12/08)

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: Mitsubishi Motor Credit	Describe Leased Property: 2007 Mitsubishi Outlander	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
P.O. Box 660450 Dallas, TX 75266-0450		☐ YES <b>位</b> NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
	if any) hat the above indicates my intention as to l property subject to an unexpired lease.	
Date:	/s/ Erica L. Jensen	
	Signature of Debtor	
	Signature of Joint Debt	or

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### UNITED STATES BANKRUPTCY COURT

### **Northern District of Illinois**

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer

Address:

\_\_\_\_\_\_\_

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

~		
Certificate	of the	Dahtan
Certificate	or the	Dentor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

this notice required by § 342(b) of the Bankruptcy Code.

Erica L. Jensen	x/s/ Erica L. Jensen	
Printed Name(s) of Debtor(s)	Signature of Debtor Date	
Case No. (if known)	X	
· · · · · · · · · · · · · · · · · · ·	Signature of Joint Debtor (if any) Date	

Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153

Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153

Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153

Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153

Chase Cardmember Service P.O. Box 15153 Wilmington, DE 19886-5153

Citi Cards Processing Center Des Moines, IA 50363-0000

Harris Bank P.O. Box 6201 Carol Stream, IL 60197-6201

Lane Bryant P.O. Box 856132 Louisville, KY 40285-6132

Mitsubishi Motor Credit P.O. Box 660450 Dallas, TX 75266-0450

Mitsubishi Motor Credit P.O. Box 660450 Dallas, TX 75266-0450

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### United States Bankruptcy Court Northern District of Illinois

	In re Erica L. Jensen		Case	No.			
					7		
	Debtor(s)		1				
	DISCLOSUR	E OF COMPENSATION OF A	ATTORNEY FO	R DEE	BTOR		
1.	and that compensation paid to m	and Fed. Bankr. P. 2016(b), I certify the within one year before the filing of the half of the debtor(s) in contemplation	he petition in bankri	uptcy, or	agreed to l	be paid to me, for servi	ces
	For legal services, I have agreed	to accept	\$	1,500	0.00		
	Prior to the filing of this statemen	t I have received	\$	1,500	0.00		
	Balance Due		\$	0	0.00		
2.	The source of compensation pai	d to me was:					
	<b>▼</b> Debtor	Other (specify)					
3.	The source of compensation to b	pe paid to me is:					
	<b>▼</b> Debtor	Other (specify)					
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.							
of n	S .	above-disclosed compensation with a ent, together with a list of the names of					
5.	In return for the above-disclosed	d fee, I have agreed to render legal so	ervice for all aspects	s of the b	oankruptcy	case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> </ul>						

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: Does not include representation in adversary and contested matters.

	CERTIFICATION						
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.							
	/s/ John H. Redfield						
Date	Signature of Attorney						
	John H. Dadfield & Associates D.C.						

John H. Redfield & Associates, P.C.

Name of law firm